

DURABLE POWER OF ATTORNEY

STATE OF ALABAMA)

COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS THAT I, **MARGARET GARTEN**, (hereinafter "Principal") a resident of Louisiana, have made, constituted and appointed and by these presents do make, constitute and appoint **LESLIE GARTEN**, my true and lawful agent as my attorney-in-fact (hereinafter "Agent") to do and perform each and every act, deed, matter and thing as hereinafter specifically enumerated to all intents and purposes as I might or could do in my own proper person if personally present, the following specifically enumerated powers, namely to execute on my behalf all related documents necessary to close the purchase of and to execute any documents for required by **OLD KENT MORTGAGE COMPANY**, its successors and/or assigns, (the Lender) for a 30 Year Fixed Rate Conventional Loan in the amount of \$45,750.00 for 360 months at an interest rate of 9.625%, including but not limited to a Settlement Statement, Promissory Note, Mortgage, and any other documents relative to the purchase of the property located at 145 Southview Drive, Birmingham, Alabama 35244 more specifically described as follows:

Lot 11, according to the Survey of South Pointe, Ninth Sector, Phase 2, as recorded in Map Book 16, page 81, in the Probate Office of Shelby County, Alabama.

This power of attorney shall not be affected by disability, incompetency, or incapacity of the principal.

IN WITNESS WHEREOF, I have executed this special durable power of attorney in two counterparts and I have directed that photostatic copies of this power of attorney be made which shall have the same effect as an original.

Dated this 24th day of August, 2000.

Margaret Garten

MARGARET GARTEN

Principal

Inst # 2000-30044

08/31/2000-30044
12:15 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MMS 8.50

STATE OF LOUISIANA)
COUNTY OF St. Tammany)
Parish

On this 24th day of August, 2000, I, the undersigned, a Notary Public in and for said County and in said State, hereby certify that MARGARET GARTEN, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me that, being informed of the contents of the instrument, she executed the same voluntarily and as her act on the day the same bears date.

Given under my hand and seal of office this the 24th day of August, 2000.

E. Marie Boesch
NOTARY PUBLIC E. Marie Boesch
My Commission Expires: upon death